Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 1 of 75

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself							
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name	Nicole					
	Write the name that is on	First name	First name				
	your government-issued	N Middle name	Middle name				
	picture identification (for example, your driver's	Townsel	Wilder Hallie				
	license or passport	Last name	Last name				
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
2.	All other names you						
	have used in the last	First name	First name				
	8 years Include your married or	Middle name	Middle name				
	maiden names.	Last name	Last name				
		First name	First name				
		Middle name	Middle name				
		Last name	Last name				
3.	Only the last 4 digits of your Social	XXX - XX5852	xxx - xx-				
	Security number or federal Individual	OR	OR				
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-				

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 2 of 75

De	ebtor 1 Nicole First Name	N I Ownsel Middle Name Last Name	Case number (if known)
	- Hot Hame	I Lact Hamb	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1007 Eastern Ave Number Street	Number Street
		Bellwood Illinois 60104	
		City State Zip Code Cook	City State Zip Code
		County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		notices to you at this maining address.	this maining address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			_

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 3 of 75

Debtor 1 Nice		N	Townsel		Case number (if knd	own)	
	t Name	Middle Nan					
Part 2: Tel	I the Court Abo	ut Your Bankrup	tcy Case				
	opter of the otcy Code you osing to file		a brief description of each, sen n B2010)). Also, go to the top o				ndividuals Filing for
8. How yo	u will pay the	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). I you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 					
9. Have yo bankrup last 8 ye	otcy within the	No. ✓ Yes. District District	Northern District of Illinois Northern District of Illinois	When When When	6/18/2012 MM / DD / YYYY 2/18/2014 MM / DD / YYYY	Case number _ Case number _ Case number _	1:12-bk-24451 1:14-bk-05010
cases p being fil spouse filing thi you, or l	who is not is case with by a business , or by an	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11. Do you residen		✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.	, -			

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 4 of 75

Townsel Debtor 1 Nicole Ν Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 5 of 75

 Debtor 1 First Name
 Nicole
 N
 Townsel
 Case number (if known)

 Last Name

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling															
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):											
15. Tell the o	court	You must check one:		You must cl	heck one:													
whether received about cr counseli	edit	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days bein ptcy petition, and I receive apletion.	fore I											
	The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,											
about cre counseling file for ba You mus		counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days be ptcy petition, but I do not npletion.	fore I											
following you cann			er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay												
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	I certify that I asked for credit counseling from an approved agency, but was unab obtain those services during the 7 days made my request, and exigent circumstate merit a 30-day temporary waiver of the requirement.			to ter I											
creditors	can begin n activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo the before you filed for bankrupumstances required you to file	u were otcy, and											
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.												
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.											
															Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit											
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking											
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or											
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo												
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.												

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 6 of 75

Debtor 1 Nicole First Name		Townsel Case	e number (if known)				
	estions for Reporting Purposes						
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	consumer debts? Consum primarily for a personal, far business debts? Business nvestment or through the o	mer debts are defined in 11 U.S.C. § 101(8) as mily, or household purpose." s debts are debts that you incurred to obtain peration of the business or investment. er debts or business debts.				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	•	any exempt property is excluded and administrative oute to unsecured creditors?				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million				
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million				
Part 7: Sign Below			for any constitution that a first constant are constituted in the constant				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill						
	I understand making a false state connection with a bankruptcy of both. 18 U.S.C. §§ 152, 1341, /s/ Nicole Townsel Signature of Debtor 1	ith the chapter of title 11, U tement, concealing property case can result in fines up to	nited States Code, specified in this petition. y, or obtaining money or property by fraud in p \$250,000, or imprisonment for up to 20 years, or Signature of Debtor 2				
	Executed on 10/2/2017 MM / DE	O / YYYY	Executed on				

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 7 of 75

Debtor 1 Nicole	N	Townsel	Case number (if	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in \	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not	•	. ,		•
need to file this page.	/s/ Yisroel Y Mosko	vits	Date	10/2/2017
	Signature of Attorney	****		IM / DD / YYYY
	3			
	Yisroel Y Moskovits			
	Printed name			
	Command Laws Firms			
	Semrad Law Firm Firm name			
	10 N. Martingale Road	d		
	Street			
	Suite 400			
			100	00470
	Schaumburg		Illinois	60173
	City		State	Zip Code
	Contact phone	3122543191	Email address	imoskovits@semradlaw.com
			Illinois	<u> </u>
	Bar number		State	

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 8 of 75

Fill in this information to identify your case:								
Debtor 1	Nicole	N	Townsel					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number								
(If known)								

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	*****
1b. Copy line 62, Total personal property, from Schedule A/B	\$14,810.00
1c. Copy line 63, Total of all property on Schedule A/B	\$14,810.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$16,617.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$42,537.30
Your total liabilities	\$59,154.30
Part 3: Summarize Your Income and Expenses	
Gairmanze Four moone and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$3,408.49
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$3,387.00

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 9 of 75

Townsel Debtor 1 Nicole Ν Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,079.68 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$21,251.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$21,251.00

9g. Total. Add lines 9a through 9f.

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 10 of 75

Fill in this	informatio	on to identify your c	ase:					
Debtor 1	Nic		N Milata N		Townsel			
Debtor 2	Firs	t Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) Firs	t Name	Middle N	ame	Last Name			
United Sta	ates Bankrı	uptcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
(If known)								Check if this is an
Officia	al Forn	n 106A/B						amended filing
Sche	dule A	A/B: Prope	rty					12/1
category v responsibl write your	where you le for supp name and	think it fits best. En olying correct infor d case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	a asset only once. If an asset fits in more ocurate as possible. If two married peop is needed, attach a separate sheet to t question. or Other Real Estate You Own or Ha	le are his fo	filing together, both a	are equally
1. Do you	u own or h	ave any legal or ed	quitable interest i	n an	y residence, building, land, or similar pr	operty	<i>l</i> ?	
~	No. Go to	Part 2						
	Yes. Whe	re is the property?						
				Wh	at is the property? Check all that apply.			claims or exemptions. Put ared claims on Schedule D:
1.1	Street add	dress, if available, or	other description		Single-family home			nims Secured by Property.
					Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
	N	011		H	Land			
	Number	Street			Investment property		Describe the nature of interest (such as fee s	
	City State	Zip Code	Timeshare Other		the entireties, or a life estate), if known.			
	·		·	Wh one	o has an interest in the property? Check		Check if this is co	ommunity property
					Debtor 1 only		ш	
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					ner information you wish to add about th perty identification number:	is iter	n, such as local	
If you	own or ha	ve more than one, li	st here:		<u></u>			
				Wh	at is the property? Check all that apply.			claims or exemptions. Put
1.2	Street add	dress, if available, or	other description	Ш	Single-family home			red claims on Schedule D: nims Secured by Property.
					Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				Н	Manufactured or mobile home		entire property?	portion you own?
				H	Land			
	Number	Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	Oity	Otate	Zip Gode				Chook if this is as	mmunity property
					o has an interest in the property? Check		(see instructions)	mmunity property
				one				
				屵	Debtor 1 only Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
				Otl	ner information you wish to add about th	is iter	n, such as local	
					perty identification number:			

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 11 of 75

Debtor 1	Nicole First Name	N Middle Name	Townsel Last Name	Case numbe	(ifknown)	
1.3Stre	et address, if available, or other		Mhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	t apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun City	nber Street State Z	ip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add	nother	Check if this is co (see instructions) Such as local	mmunity property
	the dollar value of the portic ve attached for Part 1. Write	p on you own for a that number h	property identification number: all of your entries from Part 1, incl ere.			
	Describe Your Vehicles	uitable interest	t in any vehicles, whether they are	e registered or no	ot? Include any vehicles	
you own t	hat someone else drives. If you ins, trucks, tractors, sport utility	lease a vehicle, a	also report it on Schedule G: Executo			
3.1	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2015 Nissan Altima		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community		Current value of the entire property? \$10010.00	Current value of the portion you own? \$10010.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 12 of 75

	Nicole First Name	N Middle Name	Townsel Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D. aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly s and another	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D.</i> iims <i>Secured by Property.</i> Current value of the portion you own?
	nples: Boats, trailers, motor No Yes		recreational vehicles, other ishing vessels, snowmobiles, is who has an interest in the	•	es	
		-	one	property? Check		claims or exemptions. Put
	Make Model: Year: Approximate mileage: Other information:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly s and another	the amount of any secu	claims or exemptions. Pur ired claims on Schedule D ims Secured by Property. Current value of the portion you own?
4.2	Model: Year: Approximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	nly s and another nity property (see property? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Lims Secured by Property. Current value of the

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 13 of 75

Debtor 1 Nicole Townsel Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 3 bedroom sets, living room set, surround system \$2000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc Electronics \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 9mm Taurus \$200.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3000.00 for Part 3. Write that number here

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 14 of 75

Townsel Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Netspend 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 15 of 75

Debt	tor 1 Nicole First Name	N Middle Name	Last Name	Case number (if known)				
20.	O. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.							
		ents are those you cannot transfe						
	✓ No Yes. Give specific	,	, ,					
	information about them	Issuer name:						
21	Retirement or pension	accounts						
21.	Examples: Interests in IF		, thrift savings account	ts, or other pension or profit-sharing plans				
	✓ No Yes. List each	Type of account:	Institution name:					
	account separately.	401(k) or similar plan:			-			
		Pension plan:						
		IRA:						
		Retirement account:						
		Keogh:						
		Additional account:						
		Additional account:						
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public						
	No		Institution name:					
	✓ Yes	Electric:	landlord		\$1800.00			
		Gas:						
		Heating oil:						
		Security deposit on rental unit:						
		Prepaid rent:						
		Telephone:						
		Water:						
		Rented furniture:						
		Other:						
23.	_	or a periodic payment of money to	you, either for life or fo	or a number of years)				
	✓ No Yes	Issuer name and description:						
					-			

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 16 of 75

Debt	or 1 Nicole First Name	N Townsel Case number (if known) Middle Name Last Name	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition progra	 n.
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equita	able or future interests in property (other than anything listed in line 1), and rights or powers	_
		for your benefit	
	✓ No Yes. Desc	cribe	
26.		oyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	No No	ternet domain names, websites, proceeds non-royaltes and ilcensing agreements	
	Yes. Desc	cribe	
27.		unchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	√ No		
	Yes. Desc	cribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own? Do not deduct secured
	Tax refunds ov	wed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years It total: It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement.	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years rt tt due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlem specific information Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information If them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 17 of 75

Deb ⁻	tor 1 Nicole	N	Townsel	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	rance company	ompany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because some			y, or are currently entitled to receive	
33.	Examples: Accidents, en	arties, whether or not you nployment disputes, insurar	have filed a lawsuit or made ce claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims of ev	ery nature, including counter	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.			art 4, including any entries fo		\$1800.00
Part		<u>-</u>	-	nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6. Yes. Go to line 38.	y legal or equitable inter	est in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of No Yes. Describe	r commissions you alread	y earned		
39.	Office equipment, furn Examples: Business-rela No Yes. Describe		odems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	L				

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 18 of 75

Deb	tor 1 Nicole	N	Townsel	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you t	ise in business, and tools of your	trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or igint ventures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		rtaine or smaly.	% of awnording.	
	information about them				·
13 (Customer lists mailing	lists, or other compilati	one		
70.		, note, or other complicti	5113		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.S	.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
	ш				
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific				
	information				
					-
					_
45 A	dd the dellar value of	all of your ontrine from D	art 5 including any entries for na	gos you have attached	
			art 5, including any entries for pa		
<u> </u>					
Part	If you own or have an	arm- and Commercian interest in farmland, list it in	I Fishing-Related Property Y Part 1.	ou Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable into	erest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	163. 00 10 1110 47	•			Do not deduct secured claims or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	√ No				
	Yes. Describe				

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 19 of 75

Debt	tor 1 Nicole First Name	N Middle Name	Townsel Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	 pment, implements, machinery, fixtu	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	not already list		
51.	No	rcial listiling-related property you did	not already list		
	Yes. Describe				
		II of your entries from Part 6, includir		ou have attached	
•	art o. write that humbe	i liere			
Part	7: Describe All Pro	perty You Own or Have an Inter	est in That You Did No	nt List Δhove	
		perty of any kind you did not already			
		s, country club membership			
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write th	at number here		
Part	8: List the Totals of	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2		>	
56. r	oart 2 total vehicles, lir	ne 5	\$10010.00		
57. P	art 3: Total personal a	nd household items, line 15	\$3000.00		
58. P	art 4: Total financial a	ssets, line 36	\$1800.00		
59. F	Part 5: Total business-r	elated property, line 45	•		
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Total personal property	. Add lines 56 through 61	\$14810.00	Copy personal property total ▶	+ \$14810.00
					\$14810.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			φ1+010.00

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 20 of 75

Fill in this information to identify your case:					
Debtor 1	Nicole	N	Townsel		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt							
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.					
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description:	\$10,010.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Brief description: Checking account, Netspend Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

Entered 10/02/17 15:52:36 Desc Main Case 17-29510 Doc 1 Filed 10/02/17 Document Page 21 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$2,000.00 description: **✓** \$2,000.00 3 bedroom sets, living 100% of fair market value, up to any room set, surround applicable statutory limit system Line from Schedule A/B: 06 735 ILCS 5/12-1001(b) description: \$500.00 **✓** \$500.00 **Misc Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) Brief description: \$300.00 **✓** \$300.00 Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$200.00 description: \$200.00 9mm Taurus 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 22 of 75

			D	ocument Page 22 of	75		
Fill in	this infor	mation to identify your cas	se:				
Debto	r 1	Nicole	N Middle Ness	Townsel			
Debto		First Name	Middle Name	Last Name			
(Spouse	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
Case	number			(State)			
(If know	rn)					_	
Offi	cial	Form 106D					Check if this is an amended filing
Sch	nedu	le D. Credito	ore Who Ha	ve Claims Secur	ed by Pron	artv	12/15
more s	space is i	needed, copy the Additio		le are filing together, both are equi mber the entries, and attach it to	•		
		number (if known). reditors have claims se	oured by your propo	ety?			
1. [with your other schedules. You ha	ve nothing else to ren	ort on this form	
Ļ	\equiv \sim			with your other schedules. Touria	ve nothing else to rep	ort ort tills form.	
		Fill in all of the information	i Delow.				
Part 1	i: List	All Secured Claims					
2.	separate	ly for each claim. If more th	nan one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors I order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
						this claim	
2.1	CAPITAL Creditor's	ONE AUTO FINAN	Describe the propert	y that secures the claim:	\$16,617.00	\$10,010.00	\$6,607.00
		ALLAS PKWY	073 Automobile]		
	Numb	er Street		e, the claim is: Check all that apply.			
			Contingent				
	PLANO	TX 75093	Unliquidated				
	City Who ow	State ZIP Code es the debt? Check one.	Disputed				
	✓ Deb	tor 1 only	Nature of lien. Check	all that apply.			
	Deb	tor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		tor 1 and Debtor 2 only	_ ′	n as tax lien, mechanic's lien)			
		ast one of the debtors another	Judgment lien from	,			
	Che	ck if this claim relates	Other (including a				
	Date de		Last 4 digits of accor	unt number1001			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$16,617.00

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 23 of 75

Fill in	this inforr	nation to identify your c	ase:			
Debto	or 1	Nicole	N	Townsel		
		First Name	Middle Name	Last Name		
Debto		=				
(Spous	se, if filing)	First Name	Middle Name	Last Name		
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If know	number vn)					
Offi	cial E	orm 106E/F				Check if this is an amended filing
OIII	Ciai F	JIII IUUL/F				
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims	12/1:
other Form claims the er known	party to a 106A/B) a s that are itries in the i).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that ecutory Contracts and Un- Creditors Who Hold Claim tach the Continuation Pa	t could result in a claim. A expired Leases (Official F s Sec <i>ured by Property</i> . If I	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1: List /	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority ur	nsecured claims against y	ou?		
	✓ No. G	Go to Part 2.				
	Yes.					
	listed, iden As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both priori s in alphabetical order accor	ty and nonpriority amounts	, list that claim here and show b If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 24 of 75

Debtor 1 Nicole Townsel Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Accounts & Advisers, INC \$389.62 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7460 80th St S Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55016 Cottage Grove Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? Yes Americas Financial Choice - Corporate Office 4.2 \$318.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2 W. Madison St. 2nd Floor Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60302 Oak Park City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify ____ Is the claim subject to offset? **✓** No Yes 4.3 AT&T \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 105262 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 25 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Atlas Acquisitions LLC \$339.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 294 Union St Number As of the date you file, the claim is: Check all that apply. c/o Avi Schild Contingent Unliquidated 07601 New Jersey City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes Bank of America \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 982236 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Paso Texas 79998 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes Cach LLC 4.6 \$665.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 350 N Orleans 300 n/a Number Street As of the date you file, the claim is: Check all that apply. c/o John C. Bonewicz Contingent Unliquidated 60654 Chicago Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify _

Other

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 26 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Capital Management Services \$649.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9700 Bissonnet St Ste 2000 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 77036 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes CAPITALONE \$358.00 4767 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 6/2016 c/o Pollack & Rosen, P.C Number Street As of the date you file, the claim is: Check all that apply. 1825 Barrett Lakes Blvd Suite 510 Contingent 30144 Georgia Kennesaw Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Other. Specify Is the claim subject to offset? **✓** No Yes CERASTES, LLC 4.9 \$360.00 Last 4 digits of account number Nonpriority Creditor's Name 2001 WESTERN AVENUE, STE 400 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. C O WEINSTEIN, PINSON AND RILEY, PS Contingent Unliquidated Washington 98121 Seattle City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset?

✓ No Yes

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 27 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Chase \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? National Bank By Mail As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40233 Kentucky City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes City of Chicago - Parking and red Light Tickets 4.11 \$4,794.00 Last 4 digits of account number ____ Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? **✓** No Yes 4.12 ComEd \$2,635.21 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 28 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 CREDIT MANAGEMENT \$433.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTÉRNATIONAL PKWY When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CARROLLTON 75007 Texas City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF ED/NAVIENT \$6,488.00 1221 Last 4 digits of account number ___ Nonpriority Creditor's Name 12/2009 PO BOX 9635 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.15 \$4,619.00 Last 4 digits of account number 1221 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 12/2009 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 29 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 **DEPT OF ED/NAVIENT** \$3,244.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 12/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 DEPT OF ED/NAVIENT \$3,181.00 Last 4 digits of account number 0406 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 4/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.18 \$1,930.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 10/2013 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 30 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 **DEPT OF ED/NAVIENT** \$1,789.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 9635 As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE <u>Penn</u>sylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.20 Harris and Harris LTD \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 111 W Jackson Blvd Number As of the date you file, the claim is: Check all that apply. Suite 600 Contingent Unliquidated 60604 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify ____ Is the claim subject to offset? **✓** No Yes Illinois Title Loans, Inc. 4.21 \$346.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 473 Torrence Avenue Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60409 Calumet City Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 31 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** JEFFERSON CAPITAL SYSTEM 4.22 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 16 MCLELAND RD As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAINT CLOUD 56303 Minnesota City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes LJ Ross Associates \$0.00 4.23 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 6099 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Jackson Michigan 49204 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No Yes LVNV FUNDING 4.24 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name C/O RESURGENT CAPI PO BOX 10497 MS When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated GREENVILLE South Carolina 29603 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 32 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Midland Credit Management \$1,073.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2365 Northside Dr # 300 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 92108 San Diego California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.26 NCB Management Services \$142.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 1099 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Langhorne Pennsylvania 19047 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No Yes PEOPLES ENGY 4.27 \$765.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2011 200 EAST RANDOLPH Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO 60601 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ InstallmentLoan Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 33 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 PHOENIX FINANCIAL SERV \$505.00 Last 4 digits of account number Nonpriority Creditor's Name 8902 OTIS AVE STE 103A When was the debt incurred? 8/2017 As of the date you file, the claim is: Check all that apply. Contingent INDIANAPOLIS Indiana 46216 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL Other. Specify _ PAYMENT DATA Yes PYOD LLC \$451.00 Last 4 digits of account number Nonpriority Creditor's Name 3000 Corporate Exchange Drive 5th floor When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 43231 Ohio Columbus City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify ___ Is the claim subject to offset? **✓** No Yes Quantum3 Group LLC 4.30 \$614.47 Last 4 digits of account number Nonpriority Creditor's Name PO Box 788 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington 98083 Kirkland Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify __ Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 34 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Rent a Center (Corporate) \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5501 Headquarters Drive Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75024 Plano Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes SOUTHWEST CREDIT SYSTEM 4.32 \$848.00 Last 4 digits of account number _ Nonpriority Creditor's Name 5910 W PLANO PKWY STE 10 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **PLANO** Texas 75093 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify __ Is the claim subject to offset? **✓** No Yes TCF - Corporate 4.33 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1405 Xenium Ln N Ste 180 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55441 Minneapolis Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 35 of 75

Debtor 1 Nicole Ν Townsel Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 The Forest Park Loan Company, Inc/ The Money Store \$288.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7204 Madison St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60130 Forest Park Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes TLP 315 Kilpatrick, LLC 4.35 \$3,606.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1610 N Mason Ave. When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60639 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify __ Is the claim subject to offset? **✓** No Yes **VERIZON** 4.36 \$1,707.00 Last 4 digits of account number Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MINNEAPOLIS 55426 Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 36 of 75

 Debtor 1 First Name
 N Nonsel
 Case number (if known)

 Last Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$21,251.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$21,286.30 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$42,537.30 6j. Total. Add lines 6f through 6i.

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 37 of 75

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Nicole	N	Townsel
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form 106G

	Check if this is an
_	amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	oany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Jermaine Johnso Name	on		Residential Lease, Debtor is Lessee, Residential Lease
	1007 Eastern Av	enue		
	Number	Street		
	Bellwood	Illinois	60104	
	City	State	Zip Code	

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 38 of 75

			DC	cument Pag	e 38 01 75
Fill	in this infor	mation to identify your c	ase:		
Deb	otor 1	Nicole	N	Townsel	
		First Name	Middle Name	Last Name	
	otor 2				
(Spc	ouse, if filing)	First Name	Middle Name	Last Name	
Uni	ited States B	ankruptcy Court for the:	Northern	District of Illinois	
				(State)	
	se number nown)				
					Check if this is an
					amended filing
Of	fficial	Form 106H			
Sc	hedul	e H: Your Coc	lebtors		12/15
filing the	g together, entries in t	both are equally respo	nsible for supplying corre	ect information. If more	is complete and accurate as possible. If two married people are space is needed, copy the Additional Page, fill it out, and number op of any Additional Pages, write your name and case number (if
1.	Do you ha	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	a codebtor.)
	✓ No				
	Yes				
2.	Within the	e last 8 years, have you	lived in a community pro	perty state or territory	? (Community property states and territories include Arizona, California,
	Idaho, Lou	iisiana, Nevada, New Mex	ico, Puerto Rico, Texas, W	ashington, and Wisconsi	in.)
	✓ No. (Go to line 3.			
	Yes.	Did your spouse, forme	r spouse, or legal equiva	alent live with you at the	time?
		No			
		Yes. In which communit	y state or territory did you	u live?	Fill in the name and current address of that person.

Zip Code

Name of your spouse, former spouse, or legal equivalent

State

Number Street

City

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 39 of 75

		200	Jamone	. ago oo	0.70	
Fill in this inform	ation to identify	your case:				
Debtor 1 Nic	cole	N	Townsel			
Fire	st Name	Middle Name	Last Nan	ne	— Che	ck if this is:
Debtor 2 (Spouse, if filing) First	et Name	Middle None	Loot Non		_ 🗖	An amended filing
		Middle Name	Last Nan			•
United States Ban the: Case number	kruptcy Court for	Northern	District of Illino (Sta			A supplement showing post-petition chapter expenses as of the following date:
(If known)					<u> </u>	MM / DD / YYYY
Official Fo	rm 106I					
Schedule	l: Your In	come				12:
information abou spouse. If more s number (if know	it your spouse. I space is needed	f you are separated and l, attach a separate she y question.	d your spouse	is not filing	with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your em	ployment		Debtor 1			Debtor 2
information.		Employment status	✓ Employe	d		Employed
If you have mo attach a separa	re than one job, te page with		Not Emp			Not Employed
information abo employers.		Occupation	Mail carrier	io y o d		
Include part tim	ie, seasonal, or	Employer's name	USPS			
		Employer's address	230 Northga	te St		
or homemaker,	y include student if it applies.		Number Street			Number Street
			Lake Forest	Illinois	60045	·
			City	State	Zip Code	City State Zip Code
		How long employed there?				
Part 2: Give D	etails About N	Nonthly Income				
spouse unless yo	u are separated.		-		-	vrite \$0 in the space. Include your non-filing
	i-filing spouse have ch a separate she		combine the inf		all employers fo	r that person on the lines below. If you need For Debtor 2 or
		ary, and commissions (before	re all payroll 2		\$3,884.44	non-filing spouse
be.	If not paid monthly	, calculate what the monthly				
be.	If not paid monthly d list monthly over	, calculate what the monthly			+ \$0.00	

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 40 of 75

Debtor 1Nicole		Townsel	Case number	r (if	
First N	ame Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4	nere	→ 4.	\$3,884.44		
5. List all payr	oll deductions:				
5a. Tax, Me	dicare, and Social Security deductions	5a.	\$422.41		
5b. Mandat	ory contributions for retirement plans	5b.	\$0.00	<u> </u>	
5c. Volunta	ry contributions for retirement plans	5c.	\$0.00		
5d. Require	d repayments of retirement fund loans	5d.	\$0.00		
5e. Insuran	ce	5e.	\$0.00		
5f. Domesti	c support obligations	5f.	\$0.00		
5g. Union d	ues	5g.	\$53.54		
5h. Other d	eductions. Specify:	5h. +	\$0.00 +		
6. Add the pay +5h.	roll deductions. Add lines 5a + 5b + 5c + 5d + 5e +	5f + 5g 6.	\$475.95		
7. Calculate to	tal monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$3,408.49		
8. List all othe	r income regularly received:				
busines	ome from rental property and from operating a s, profession, or farm				
gross red	statement for each property and business showing beipts, ordinary and necessary business expenses, an monthly net income.	id 8a.	\$0.00		
8b. Interest	and dividends	8b.	\$0.00		
	support payments that you, a non-filing spouse, o ent regularly receive	ra			
divorce s	alimony, spousal support, child support, maintenance ettlement, and property settlement.	8c.	\$0.00		
8d. Unempl	oyment compensation	8d.	\$0.00		
8e. Social S	•	8e.	\$0.00		
Include of cash assinguity	evernment assistance that you regularly receive ash assistance and the value (if known) of any non- stance that you receive, such as food stamps (benefite Supplemental Nutrition Assistance Program) or subsidies	its 8f.	\$0.00		
8a. Pension	or retirement income	8g.	\$0.00		
· ·	onthly income. Specify:	8h. +	\$0.00 +		
9. Add all othe	r income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	ı + 8h. 9.	\$0.00		
	nonthly income. Add line 7 + line 9. les in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$3,408.49	=	\$3,408.49
Include cont friends or rel	her regular contributions to the expenses that year butions from an unmarried partner, members of you atives. de any amounts already included in lines 2-10 or am	ur household, you	r dependents, your roomn		
Specify:				11.	. + \$0.00
	nount in the last column of line 10 to the amount nount on the Summary of Schedules and Statistical S				\$3,408.49
		_			Combined monthly income
13. Do you exp No.	ect an increase or decrease within the year afte	r you file this forr	n?		
Yes. Ex	plain:				

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 41 of 75

		Docu	ment Page 41 of 75)	
Fill in this infor	mation to identify you	ur case:			
Debtor 1	Nicole	N	Townsel		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg
United States E	Sankruptcy Court for the	he: Northern E	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<u>, </u>
Official	Form 106	 J			
Schedul	e J: Your Ex	- kpenses			12/15
information. If (if known). Ans	more space is need wer every question.	ed, attach another sheet to this	e filing together, both are equall form. On the top of any additions		
	cribe Your House	noia			
1. Is this a joi					
	to line 2				
Yes. De	_	a separate household?			
	No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, Expen	ses for Separate Household of Debi	for 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does dependent live with you?
					Yes.
			Child		No.
					Yes.
	enses include f people other	No			
than yourself and		Yes			
dependents					
Part 2: Esti	nate Your Ongoir	ng Monthly Expenses			
	of a date after the ba		ou are using this form as a suppl plemental Schedule J, check the		
	•	on-cash government assistance i ed it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot. 4	· ·	clude first mortgage payments and		\$900.00
	uded in line 4:				
4a. Real es	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 42 of 75

 Debtor 1 First Name
 N Nicole
 N Townsel
 Case number (if known)

 Last Name
 Last Name

FIIST Name Mildle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$300.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$450.00
8. Childcare and children's education costs	8.	\$130.00
9. Clothing, laundry, and dry cleaning	9.	\$200.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$100.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$225.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$432.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 43 of 75

Debtor 1			N	Townsel	Case number (if known)			
	First Na	ame	Middle Name	Last Name				
21. Othe i	r. Spec	ify:				21		\$0.00
	-	your monthly expenses.						\$3,387.00
		es 4 through 21.					_	\$0.00
	. ,	` , ,	,,	, from Official Form 106J-2			_	\$3,387.00
		e 22a and 22b. The result		penses.		22.		
	-	our monthly net income						
23a. (Copy lir	ne 12 (your combined mo	onthly income) from	Schedule I.		23a		\$3,408.49
23b. (Сору у	our monthly expenses fro	m line 22 above.			23b		\$3,387.00
		t your monthly expenses		income.				\$21.49
•	The res	sult is your monthly net in	come.			23c	_	
For e	- example	e, do you expect to finish	paying for your car	loan within the year after you within the year or do you modification to the terms of	ou expect your			

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 44 of 75

Fill in this information to identify your case:							
Debtor 1	Nicole	N	Townsel				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_			
Case number				_			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
4.0	•		
×	/s/ Nicole Townsel	*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 10/2/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 45 of 75

Debtor 1 Nicole Nirst Name Middle Name Last Name Debtor 2 Spouse, if sling) Pirst Name Middle Name Last Name United States Bankruptcy Court for the: Northem District of Illinois (State) Statement of Financial Affairs for Individuals Filling for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? Pobtor 1: Dates Debtor 1 lived there Dates Debtor 1 lived there Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Number Street From 06/2013 Number Street From 107 Number Street Number Street From 108/2013 Number Street From 108/2014 Number Street From 108/2015 Number Street Number Street From 108/2015 Number Street Number Street Number Street Number Street From 108/2015 Number Street From 108/2015 Number Street	Fill ir	n this info	ormation to ide	entify your cas	e:						
Debtor 1 Dates Debt							Townsel				
Case number					Middle I	Name	Last Nam	е			
Case number ((State)) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married No tomarried No yes. List all of the places you lived anywhere other than where you live now? Dettor 1: Dates Debtor 1 lived there Debtor 2: Dates Debtor 2 lived there Debtor 2: Dates Debtor 1 Same as Debtor			First Name		Middle I	Name	Last Nam	е			
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 12 Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married No West. List all of the places you lived anywhere other than where you live now? Debtor 1: Dates Debtor 1 lived Debtor 2: Dates Debtor 2 lived there Same as Debtor 1 Same as Debtor 2 Same as Debtor 3 Same as	Unite	ed States	Bankruptcy Co	ourt for the:	Northern		District of Illino	is			
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	Case	e number					(State	e)			
Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married No Yes. List all of the places you lived anywhere other than where you live now? Dates Debtor 1 lived there Debtor 2:	(If kno	own)							•		Check if this is
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before	Of	ficial	Form ⁻	107							amended filing
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before	Sta	ateme	ent of Fi	— nancial	Affairs f	or In	dividuals	Filina fo	r Bankrı	uptcv	04/
1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? No ✓ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Debtor 2: Dates Debtor 2 lived there Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Dates Debtor 2 lived there Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 To Number Street From Number Street	Be as	s compl mation.	ete and accu If more spac	rate as poss ce is needed,	ible. If two m attach a sepa	arried p	eople are filing t	ogether, bot	h are equally	responsible for	
Married Not married	Part	Giv	e Details Ab	out Your M	arital Status	and W	here You Lived	Before			
Not married	1.	What is	s your current	marital statu	ıs?						
2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:		□ Ма	arried								
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Debtor 2: Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 From 06/2013 To 06/2017 Blue Island Illinois 60406 City State Zip Code Debtor 2: City State Zip Code Number Street From		✓ No	ot married								
Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	2.	During	the last 3 year	ars, have you	lived anywhere	e other t	han where you liv	e now?			
Same as Debtor 1 Same as Deb		✓ Ye	es. List all of th	e places you	lived in the las				now.		Dates Debtor 2 lived
2435 New St.		50	,500 1.				Debtor I lived	Debter 2.			
Number Street From 06/2013 To 06/2017 Number Street From								Same a	s Debtor 1		Same as Debtor 1
To O6/2017 To						- From	06/0010				- From
Blue Island Illinois 60406 City State Zip Code City State Zip Code Same as Debtor 1 Number Street To Number Street To		Nι	ımber Street					Number Str	eet		
City State Zip Code Same as Debtor 1 Number Street To City State Zip Code Number Street From Number Street To To		Bli	ue Island	Illinois	60406	10	00/2011				
Number Street From Number Street From To To To								City	State	Zip Code	
To To To								Same a	s Debtor 1		Same as Debtor 1
		Nu	ımber Street			From		Number Str	eet		From
City State Zip Code City State Zip Code						То					To
		Cit	ty	State	Zip Code			City	State	Zip Code	
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states					·						
		✓ No	N4-1 -			0.4.1.	ors (Official Form	1001 1)			

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 46 of 75

Debtor 1		Towns		number (if known)	
	First Name Middle	e Name Last Na	me		
art 2:	Explain the Sources of Your Inc	come			
Fill i	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and yo No Yes. Fill in the details.	ved from all jobs and all busi	inesses, including part-time		ars?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	rom January 1 of current year until le date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$28069.57	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$16000.00	Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$16000.00	Wages, commissions, bonuses, tips Operating a business	
Inclu publ filing	you receive any other income during ude income regardless of whether that in lic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lo	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	from January 1 of current year until he date you filed for bankruptcy:		\$0.00		
	For last calendar year: January 1 to December 31, 2016) YYYYY	Est. Link	\$4,320.00		
	for the calendar year before that: January 1 to December 31, 2015) YYYYY	Est. Link	\$4,320.00		

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 47 of 75

Townsel Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 48 of 75

tor '	1 Nicole		N		vnsel	Case number	(if known)
	First Name		Middle Name	Last	t Name		
Insi cor age	iders include your r porations of which	elatives; an you are an or a busine	ny general partners n officer, director, p ess you operate as	; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all payn	nents to a	n insider.	Dates of	Tatal am avest	A	Decree for this years
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
		Otato					
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	ider? lude payments on o	debts guar		d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 49 of 75

Debtor 1 Nicole Townsel Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 50 of 75

Debt	or 1	Nicole First Name	N Middle Name	Townsel Last Name	Case number (if known)		
11.		thin 90 days before you filed fo counts or refuse to make a pa			ink or financial institution,	set off any amou	nts from your
	✓	No No					
		Yes. Fill in the details.					
				Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account no	umber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed for pointed receiver, a custodian,		of your property in the p	ossession of an assignee fo	or the benefit of c	reditors, a court-
	V	No					
		Yes					
Part	5:	List Certain Gifts and Con	ntributions				
12	\A/i	ithin 2 years before you filed fo	or bonkruntov, did ve	u give ony gifte with a tol	tal value of mare than \$600) nor noroon?	
13.		7 M	or bankruptcy, uid ye	ou give any gints with a to-	tal value of more than 5000	per person:	
	¥	No Yes. Fill in the details for eac	ch aift.				
	_	Gifts with a total value of mo	-	Describe the gifts		Dates you gave the	Value
						gifts	
		Person to Whom You Gave the	e Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you	·				
		Person to Whom You Gave the	e Gift				
		Number Street	_				
		City State	Zip Code				
		Person's relationship to you					

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 51 of 75

ebtor 1	Nicole	N	Townsel Case number (if	known)	
	First Name	Middle Name	Last Name		
4. Wi	thin 2 years before you	ı filed for bankruptcy, di	d you give any gifts or contributions with a total val	ue of more than \$600	to any charity?
	No				
✓					
	Yes. Fill in the details	for each gift or contribut	ion.		
	Gifts or contribution	s to charities	Describe what you contributed	Date you	Value
	that total more than		Docombo What you commouted	contributed	Tuluo
		*****		0011111100100	
					-
	Charity's Name		_		
			_		
	Number Street		-		
	rambor onoot				
	City Sta	ate Zip Code	-		
	Oily Oil	2.p 0000			
wt 6.	List Certain Losses				
. Wit	thin 1 year before you	filed for bankruptcy or si	nce you filed for bankruptcy, did you lose anything	because of theft, fire,	other disaster, or
gaı	mbling?				
✓	No				
	· Yes. Fill in the details.				
Ш	1 es. I III II I II e details.	•			
	Describe the propert		Describe any insurance coverage for the loss		Value of property
	how the loss occurre	ed	Include the amount that insurance has paid. List		lost
			pending insurance claims on line 33 of Schedule		
			A/B: Property.		
					-
art 7:	List Certain Payme	ents or Transfers			
	No No		or credit counseling agencies for services required in yo	, ,	
✓	Yes. Fill in the details.				
			Description and value of any property	Date payment	Amount of
			transferred	or transfer	
				was made	
	Command Law Firm				payment
	Semrad Law Firm Person Who Was Paid		Attornavia Fac. 0.00	10/2/2017	payment
			Attorney's Fee - 0.00	10/2/2017	
	10 N. Martingale Road		Attomey's Fee - 0.00	10/2/2017	payment
			Attomey's Fee - 0.00	10/2/2017	payment
	Number Street		Attomey's Fee - 0.00	10/2/2017	payment
			_ Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400	I	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illin	nois 60173	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400	nois 60173	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta	nois 60173 ate Zip Code	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta	nois 60173 ate Zip Code	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre	nois 60173 ate Zip Code	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta	nois 60173 ate Zip Code	_ Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre None Person Who Made the	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre None Person Who Made the	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre None Person Who Made the	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre None Person Who Made the	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre None Person Who Made the	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illin City Sta Email or website addre None Person Who Made the Person Who Was Paid Number Street	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illir City Sta Email or website addre None Person Who Made the	nois 60173 ate Zip Code ess Payment, if Not You	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illin City Sta Email or website addre None Person Who Made the Person Who Was Paid Number Street City Sta	nois 60173 ate Zip Code ess e Payment, if Not You ate Zip Code	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illin City Sta Email or website addre None Person Who Made the Person Who Was Paid Number Street	nois 60173 ate Zip Code ess e Payment, if Not You ate Zip Code	Attomey's Fee - 0.00	10/2/2017	payment
	Number Street Suite 400 Schaumburg Illin City Sta Email or website addre None Person Who Made the Person Who Was Paid Number Street City Sta	nois 60173 ate Zip Code ass Payment, if Not You ate Zip Code	Attomey's Fee - 0.00	10/2/2017	payment

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 52 of 75

Jebtor i	Nicole	N	Iownsel	Case nu	mber <i>(if known)</i>		
	First Name	Middle Name	Last Name				
he	thin 1 year before you filed fo Ip you deal with your crediton not include any payment or tra	rs or to make paym		ur behalf pa	y or transfer any property	to anyone	who promised to
∠	No Yes. Fill in the details.						
_	'		Description and value of an transferred	y property	Date payment or transfer was made		unt of payment
	Person Who Was Paid						
	Number Street						
	City State	Zip Code					
the Inc	e ordinary course of your busi	iness or financial a d transfers made as s	security (such as the granting of a				-
✓	l Na						
			Description and value of pr transferred	1	Describe any property or payments received or deb in exchange	ts paid	Date transfer was made
	Person Who Received Transf	er					
	Number Street						
	City State Person's relationship to you	Zip Code					
	Person Who Received Transf	er					
	Number Street						
	City State Person's relationship to you	Zip Code					
be	thin 10 years before you filed neficiary? nese are often called asset-prote		d you transfer any property to a	self-settled	trust or similar device of	which you	ı are a
✓	No Yes. Fill in the details.						
			Description and value of t	he property	transferred		Date transfer was made
	Name of trust						

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 53 of 75

Debtor 1 Nicole Townsel Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 54 of 75

Debtor 1 Nicole Townsel Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 55 of 75

Deb		Nicole		N	T	ownsel	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	Lá	ast Name					
26.		e you been a part	y in any judio	cial or administ	rative proce	eding under	any environmer	ntal law? In	clude settlei	ments and ord	lers.
		Yes. Fill in the def	tails.								
	ш				Court or ag	aencv		Nature (of the case		Status of the
											case
		Case title									Pending
					Court Name)					
		Case number			NumberStre	et					On appeal
											Concluded
					City	State	Zip Code				
Part	t 11:	Give Details Al	bout Your E	Business or C	onnection	s to Any Bu	siness				
27	\A/;+1	ain 4 voore before	you filed for	hankruntav di	d vou own o	husiness er	have any of the	following o	onnoctions t	o any huaina	?
27.	With	nin 4 years before	you filed for	рапктиртсу, о	a you own a	business or	nave any of the	tollowing c	onnections t	o any busines	Sf
		A sole propri	ietor or self-e	mployed in a tr	ade, profes	sion, or other	r activity, either f	ull-time or p	oart-time		
		A member of	f a limited lial	oility company (LLC) or limit	ed liability pa	artnership (LLP)				
		A partner in a	a partnership)							
		An officer, di	rector, or ma	naging executi	ve of a corp	oration					
		_		of the voting or	-		noration				
			at 10a0t 0 70 t	n the voting of v	oquity occur	11100 01 4 001	poration				
	✓	No. None of the a	above applie	s. Go to Part 12	<u>.</u> .						
		Yes. Check all the	at apply abo	ve and fill in the	details belo	ow for each b	ousiness.				
					Desc	ribe the nati	ure of the busine	ess	Employer I	dentification	number Do not
									include So	cial Security	number or ITIN.
		Business Name							EIN:		
		business name									
		Number Street							Dates busi	ness existed	
		-			Nam-	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	SS	Employer I	dentification	number Do not
									include So	cial Security	number or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
					Nam-	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	rihe the natu	ure of the busine	98	Fmplover I	dentification	number Do not
					D C30	TIDE THE HATE	are or the busine	.33			number or ITIN.
									EIN:		
		Business Name									
		Number Street							Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	То	

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 56 of 75

Deb	tor 1 Nicole	N	Townsel	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the details	below.		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u> </u>	
			<u> </u>	
	City	tate Zip Code		
Pari	t 12: Sign Below			
	a bankruptcy case can resu	ū	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of			Signature of Debtor 2
	Date 10/2	/2017		Date
			f Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
ı	Did you pay or agree to pay	someone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	✓ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 57 of 75

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Nicole	N	Townsel	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(2.5)	

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: CAPITAL ONE AUTO FINAN Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 073 Automobile Retain the property and [explain]: Surrender the property. Creditor's No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 58 of 75

Debtor	r Nicole	N	Townsel	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Perso	onal Property Leas	ses	
informa		ate leases. Unexpire	d leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	escribe your unexpired personal	property leases		Will the lease be assumed?
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			No Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			-
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Part 3:	Sign Below			
	er penalty of perjury, I declare to entry that is subject to an unexp		my intention about any	property of my estate that secures a debt and any personal
_	/s/ Nicole Townsel		x _	
S	Signature of Debtor 1		Sig	gnature of Debtor 2
C	Date 10/2/2017 MM/DD/YYYY		Da	ate MM/DD/YYYY

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Page 59 of 75 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois	
In re	Nicole N Townsel		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within or rendered or to be rendered on behavior	ne year before the filing of the p	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to	accept		\$1,750.00
	Prior to the filing of this statement	I have received		\$0.00
	Balance Due			\$1,750.00
2	. The source of the compensation p	aid to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation p	aid to me is:		
	✓ Debtor	Other (specify)		
4	. I have not agreed to share the members and associates of m	above-disclosed compensatior y law firm.	n with any other person unless the	y are
		law firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5	. In return for the above-disclosed f	ee, I have agreed to render legal	I service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's fin bankruptcy; 	ancial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of ar	y petition, schedules, statemer	nts of affairs and plan which may b	e required;
	c. Representation of the debt	or at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
6	. By agreement with the debtor(s), the	ne above-disclosed fee does no	ot include the following services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a comp tor(s) in this bankruptcy proceedings		nt or arrangement for payment to m	ne for representation of the
	10/2/2017		/s/ Yisroel Y Moskovits	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 64 of 75

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Townsel, Nicole N	Case No	
	Debtor(s)		
		Chapter	Chapter7
	VERIFICA	TION OF CREDITOR MAT	TRIX
Th knowledge	ne above named Debtors hereby verify the.	nat the attached list of creditors is tr	rue and correct to the best of their
Date:	10/2/2017	/s/ Townsel, Nico Townsel, Nicole Signature of Det	N

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

PHOENIX FINANCIAL SERV 8902 OTIS AVE STE 103A INDIANAPOLIS, IN, 46216

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

Rent a Center (Corporate) 5501 Headquarters Drive Plano, TX, 75024

American Accounts & Advisers, INC 7460 80th St S Cottage Grove, MN, 55016

Americas Financial Choice - Corporate Office 2 W. Madison St. 2nd Floor Oak Park, IL, 60302

Cach LLC 661 Glenn ave c/o Blitt and Gaines PC Wheeling, IL, 60090

JEFFERSON CAPITAL SYSTEM PO BOX 11898 Atlanta, GA, 30355

Capital Management Services 698 1/2 South Ogden Street Buffalo, NY, 14206

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 66 of 75

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

ComEd 1919 Swift Drive Oak Brook, IL, 60523

LJ Ross Associates PO Box 6099 Jackson, MI, 49204

CREDIT MANAGEMENT 4200 INTERNATIONAL PKWY CARROLLTON, TX, 75007

The Forest Park Loan Company, Inc/ The Money Store 7204 Madison St Forest Park, IL, 60130

Illinois Title Loans, Inc. 1511 West Jefferson Joliet, IL, 60435

Atlas Acquisitions LLC 2601 Cattleman Rd Sarasota, FL, 34232

Midland Credit Management Po Box 13105 Roanoke, VA, 24031

NCB Management Services 1 Allied Drive Feasterville Trevose, PA, 19053

Harris and Harris LTD 111 W Jackson Blvd Suite 600 Chicago, IL, 60604

SOUTHWEST CREDIT SYSTEM 5910 W PLANO PKWY STE 10 PLANO, TX, 75093 AT&T 2001 York Rd Oak Brook, IL, 60523

TLP 315 Kilpatrick, LLC 1610 N Mason Ave. Chicago, IL, 60639

Quantum3 Group LLC PO Box 788 Kirkland, WA, 98083

CERASTES, LLC 2001 Western Ave Ste 400 c/o Weinstein & Riley, P.S.; Attn: Elizabeth H. Parrott Seattle, WA, 98121

PYOD LLC PO Box 19008 Attn: Deanna Gambrell Greenville, SC, 29602

LVNV FUNDING 610 Wlatham Way Sparks, NV, 89434

VERIZON 455 Duke Drive Franklin, TN, 37067

TCF - Corporate PO Box 2557 Omaha, NE, 68103

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$ 1750.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and at tendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$31.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Debtor Initials

251354 - 17

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: October 2, 2017

Client

Nicole N Townse

Attorney*

Yisroel Y. Moskovits

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 70 of 75

Debtor 1 Nicole	N	Townsel	Case number (if knot	wn)			
First Name	Middle Name	Last Name					
Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as							
16. What kind of debts do you have?	"incurred by an individed Incurred by an individed Incurred by Area Years debts prima	dual primarily for arily business de or investment or c.	bts? Business debts are detended the operation of the	ehold purpose. bts that you incurred to obtain he business or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the No.	inter 7. Do vou est					
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5 ,	000-5,000 001-10,000 0,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1 ☐ \$5	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1 ☐ \$5	,000,001-\$10 million 0,000,001-\$50 million 60,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below			the state of a prince the or	t the information provided is true and			
For you	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents mout this document, I have of I request relief in accordance.	er Chapter 7, I and ode. I understand e and I did not published and read with the chapter statement, conducty case can resulter.	a aware that I may proceed, if the relief available under early or agree to pay someone if the notice required by 11 the relief 11, United States cealing property, or obtaining the fines up to \$250,000, on 571.	ng money or property by fraud in or imprisonment for up to 20 years, or			
	Executed on10/2/2	017 / DD / YYYY	Executed	on			

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 71 of 75

Fill in this infor	mation to identify your cas	se:		
Debtor 1	Nicole First Name	N Middle Name	Townsel Last Name	-
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	-
Case number (If known)				Check if this is a
Official	Form 106Dec			amended filing
		_	tor's Schedules	12/1
0.S.C. §§ 152,	1341, 1519, and 3571.			
Part 1: Śigr	n Below			
Did you p	ay or agree to pay someo	ne who is NOT an attor	rney to help you fill out bankru	ptcy forms?
✓ No ✓ Yes.	Name of person		Attach Bankruptcy Peti Signature (Official Forn	tion Preparer's Notice, Declaration, and n 119).
that they	are true and correct	that I have read the su	immary and schedules filed with	
Signature	of Debtor 1	/	Signature of	Debior 2

MM/DD/YYYY

Date 10/2/2017

MM/DD/YYYY

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 72 of 75

Debtor 1	Nicole		N	Townsel	Case number (if known)
- 50101 1	First Name		Middle Name	Last Name	AND THE PROPERTY OF THE PROPER
8. Wii	hin 2 years before ditors, or other p	e you filed for larties.	bankruptcy, did y	ou give a financial stater	nent to anyone about your business? Include all financial institutions
	No Yes. Fill in the de	etails below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Number Street			_	
	City	State	Zip Code	_	
	o' Balanı				
		rs on this Stat	ement of Financi	ial Affairs and any attach	ments, and I declare under penalty of perjury that the answers are
l hav	e read the answe and correct. I und akruptcy case can Signa		making a false sta s up to \$259,000,		ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
I hav true a ba	e read the answe and correct. I und nkruptcy case can Signa	lerstand that in result in fine Nicole Towns ture of Debtor	making a false sta s up to \$258,000, el	atement, concealing proj , or imprisonment for up t	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
I have true a bas	e read the answe and correct. I und nkruptcy case can Signa	lerstand that in result in fine Nicole Towns ture of Debtor	making a false sta s up to \$258,000, el	atement, concealing proj , or imprisonment for up t	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
Did y	e read the answe and correct. I uncharuptcy case can be signal and the signal and	Micole Towns. ture of Debtor 10/2/2017 nal pages to N	making a false sta s up to \$258,000, el	atement, concealing proj , or imprisonment for up t	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date viduals Filing for Bankruptcy (Official Form 107)?

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 73 of 75

Debtor	Nicole	N	Townsel	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Leas	es	
-farma	tion balow. Do not lis	roperty lease that you listed in t real estate leases. Unexpired al property lease if the trusted	i leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
39 .6		personal property leases		Will the lease be assumed? □ No
Les	sor's name:			Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	scription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Part 3:	Sign Below			
Unde		declare that I have indicated an upoppired lease.	my intention about any	property of my estate that secures a debt and any personal
. ,	s/ Nicole Townsel	Shoh Ku	× Sig	nature of Debtor 2
D	ate 10/2/2017 MM/DD/YYYY	1	Da	THE MM/DD/YYYY

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 74 of 75

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Townsel, Nicole N Debtor(s)	Case No		
		Chapter.	Chapter7	
	VERIFICA	TION OF CREDITOR MATE	aix	
	ne above named Debtors hereby verify the	nat the attached list of creditors is true	and correct to the best of the	eir
knowledge			<i>A</i>	
•		_		/
Date:	10/2/2017	/s/ Toy/nsel, Nicole	N Hage King	4
		Fownsel, Nicole N Signature of Debto	r	

nd

Case 17-29510 Doc 1 Filed 10/02/17 Entered 10/02/17 15:52:36 Desc Main Document Page 75 of 75

Debtor 1 Nicole	N	Townsel	Case number (if knowr	7)	
First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Unemployment compensation Do not enter the amount if you cunder the Social Security Act. Ins	ontend that the amount retead, list it here:	eceived was a benefit	\$ <u>0.00</u>		
For your spouse	er e e e e	\$0.00			
9.Pension or retirement income. benefit under the Social Security	Do not include any amou	unt received that was a	\$0.00		
10.Income from all other source amount. Do not include any ben- payments received as a victim of international or domestic terrorism page and put the total below.	s not listed above. Specifets received under the So	ocial Security Act or est humanity, or			
Total amounts from separate pag	es if any		+\$0.00	+	
11. Calculate your total current		es 2 through 10 for	\$4,079.68		= \$4,079.68
each column. Then add the total for			φ <u>4,079.00</u>		
column. Then add the total for	Column A to the total lor				Total current monthly income
Part 2: Determine Whether to	ne Means Test Applie	es to You			
12. Calculate your current month	ly income for the year. I	Follow these steps:	Copy lir	ne 11 here →	\$4,079.68
12a. Copy your total current mor		and the engage of the first of the contract of	The state of the s		X 12
Multiply by 12 (the number 12b. The result is your annual inc		orm.		12b.	<u>\$48,956.16</u>
13 Calculate the median family in	come that applies to yo	ou. Follow these steps:			
Fill in the state in which you live.		Illinois			
Fill in the number of people in yo	ur household.	3			
Fill in the median family income f		,		13.	<u>\$76,406.00</u>
To find a list of applicable mediar instructions for this form. This lis 14. How do the lines compare?	i income amounts, go on t may also be available at	line using the link specifi the bankruptcy clerk's of	ed in the separate fice.		
14a. Line 12b is less than or Go to Part 3.			(1, There is no presumption of a		
14b. Line 12b is more than Go to Part 3 and fill out	ine 13. On the top of pag Form 122A-2.	ge 1, check box 2, The p	resumption of abuse is determine	ed by Form 122A-2.	
Part 3: Sign Below					
By signing here, I declare under	penalty of perjugy that the	e information on this stat	ement and in any attachments is	true and correct.	
/s/ Nicole Townsel /// Signature of Debtor 1	g hull	<u>/</u> ×	Signature of Debtor 2		_
Date 10/2/2017 MM/DD/YYY			Date 10/2/2017 MM/DD/YYYY		
If you checked line 14a, do N	OT fill out or file Form 12:	2A-2.			